



Skills Funding
Agency

Professional and Career Development Loans

Learning Provider List - Requirements for Inclusion

September 2013

Of interest to learning providers, providers of information, advice and guidance and participating banks.

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Professional and Career Development Loans

Requirements for inclusion on the Learning Provider List

Update September 2013

Introduction

1. The Chief Executive of Skills Funding (the Agency) administers Professional and Career Development Loans (PCDL).
2. This document sets out the requirements for inclusion on the PCDL Learning Provider List (LP List). Learning providers must read and ensure they have understood these requirements prior to applying for inclusion.
3. Please note that we are referring here to a specific administrative list of learning providers looking to support learners choosing to use a PCDL and not the more mainstream Agency Register known as 'The Register'.
4. This document replaces all earlier versions and learning providers should destroy any previous versions they may have in hard copy and refer only to this latest version.
5. The Agency may, from time to time make changes to the requirements. These changes may be notified by email to the learning provider. Learning providers should review the requirements regularly to ensure they continue to be aware of and are able to comply with any changes.
6. Although this document is aimed primarily at learning providers (both those who are applying for inclusion and those who are already listed), other PCDL stakeholders, for example, providers of information, advice and guidance and the banks who participate in the programme may also find this useful.

Professional and Career Development Loans: an overview

7. A PCDL is a commercial bank loan which can be used to help pay for learning related costs such as materials and equipment, course fees and living costs and its aim is to support and encourage learners to take responsibility for and to invest in their own learning. The Government pays the interest on the loan whilst a learner is in learning and for one month afterwards. The loan is then repaid as any other commercial loans product.
8. You can find more general information about PCDLs on the [GOV.UK](https://www.gov.uk) website.
9. The participating banks provide the loan capital and all lending decisions relating to the loan are solely the responsibility of the bank. They ensure that the learner satisfies the eligibility conditions including residency and that the learner intends to seek employment in the UK, EU or EEA on completion of their course. They also assess a learner's credit worthiness and ability to repay the loan.
10. The bank will refuse loan applications where the learner does not pass the appropriate checks. The learner is responsible for choosing the bank they wish to apply to and for ensuring that they can afford to repay the loan on completion of their course. **The agreement relating to the loan is between the bank and the learner.**
11. The learner is responsible for choosing the learning or training they wish to undertake and for choosing the learning provider they wish to study with. The Agency strongly advises learners to seek impartial advice, for example the National Career Service by calling 0800 100 900 to assure themselves that the course and learning provider are right for them. **The agreement relating to the learning is between the learning provider and the learner.**

12. The Agency's role in PCDL is to:
- ☐ ensure the course chosen by the learner is eligible to be funded; for example it leads directly into employment and is not an access or conversion course leading to further learning
 - ☐ maintain an administrative list of learning providers who have met the requirements for inclusion.

The purpose of the Professional and Career Development Loans List of Learning Providers

13. The primary purpose of the List is to ensure that any learning provider who wishes to offer courses supported by a PCDL is a legitimate training business with a track record of trading and delivering learning. Also, the learning provider must have clear learner-facing information in place.
14. The LP List is maintained for administrative purposes. It should not be seen as a contract or any other binding legal relationship between the Agency and the learning provider. The Agency is not liable for any loss suffered by a learning provider as a result of a decision to:
- ☐ refuse their application for inclusion;
 - ☐ remove a learning provider from the LP List;
 - ☐ refuse any application from a prospective learner for a loan taken by the banks
15. The LP List does not provide any assurance about the quality of learning delivered by learning providers. Learners are entirely responsible for assessing the quality of the course themselves and ensuring that it meets their learning needs.

16. Only learning providers who meet the requirements for inclusion will be accepted onto the LP List. The Agency will ensure compliance with the requirements on an ongoing basis by:
- ☐ general monitoring and auditing and
 - ☐ by re-running certain checks when learning providers apply to amend their details.
17. As the programme is led by demand from learners, only a learning provider that has been approached by a learner may apply for inclusion on the LP List. Any speculative applications by learning providers will automatically be declined by the Agency.

The requirements for inclusion

18. This section sets out the Agency's requirements for inclusion on the LP List. Learning providers must meet all the requirements and must continue to do so once they are included on the LP List.

Introductory note

19. Learning providers should note that ***Form A – Application for inclusion on the Professional and Career Development Loans Learning Provider List*** requires them to provide information about their organisation, including company status and the specific course details.

Prospective Professional and Career Development Loan learners

20. Learning providers must supply names and contact details of the learners who have approached them. This information must clearly state the course they wish to undertake, together with the length and costs of the course.

The learning provider

21. The learning provider must have been operating for at least one year as a learning provider. The directors and/or senior managers must not have previously owned any learning provider which has been removed from the PCDL LP List or has ceased trading.

22. We will undertake a credit check through Experian to give the Agency assurances about a learning provider's financial viability. The credit rating must be a three-star (or above) Delphi rating and the report must not show evidence of any outstanding County Court Judgements (CCJs), winding up petitions or an intention to dissolve. Please note we will undertake an Experian check for each new application a learning provider submits. We may also ask providers to submit financial statements.
23. If the learning provider is a sole trader, a partnership, overseas learning provider or is otherwise not listed on Experian they should provide a letter from their accountant, on headed paper, stating that they are a legal business entity. Bank account statements for the last 12 months may also be required.
24. Where appropriate, we will carry out a Companies House check to give the Agency assurances about a learning provider's trading status and history.
25. Learning providers must confirm on Form A that their business is not reliant on PCDL for funding that is, they would remain financially viable if the income from PCDL supported learners were not available.
26. The application for registration must be from the learning provider that is actually delivering the learning. We will decline applications from learning providers intending to subcontract training delivery to another learning provider.
27. Publicly-funded UK learning providers and similar overseas organisations should contact the Agency direct as some aspects of the requirements included above may not be required.
28. Learning providers must supply:
 - a. the **Learning Agreement** they have with learners
 - b. their **Refund Policy** - this must be easily understood and clear about when refunds will be made and when they will not
 - c. their **Complaints Policy** - this must be easily understood and clear about when and how a complaint can be made.

29. The learning provider must not make reference to a 'cash-back element'/'job guarantees'/'refunded course fees' or any other item that could be interpreted as an inducement to learners to study with them.

Learning programmes/courses

30. Only courses in which a prospective PCDL learner has expressed an interest can be considered for registration.
31. Learning providers must have been delivering the course(s) they wish to include for a minimum of 12 months. The course must enhance job skills or employment and career prospects in the UK, EU or EEA and must not be a course which leads to further learning.
32. How and where the learning provider delivers the learning or training must be clearly set out on Form A, and must also clearly state where monies are to be paid.
33. A PCDL normally provides support for a maximum of two years. However, if the course includes an unpaid work placement (this might be a regular weekly placement or a placement for a longer block of time, up to a maximum of a year in total) support may be given for three years.
34. Where courses have flexible lengths depending on the number of hours an individual chooses to undertake each week such as distance learning, only the maximum qualifying course length of two years (or three if the course includes a year of unpaid work experience), will be applied for PCDL.
35. For learning providers based in the EU/EEA the equivalent course or qualification must not already be available in the UK.
36. For learning providers based outside the EU/EEA, the equivalent course or qualification must not already be available in the UK or EU/EEA.
37. Careers counselling is not eligible for PCDL.
38. Any charges for franchise arrangements included as part of the course cannot be supported using PCDL. Only learning-related costs can be supported.

39. If the course fees charged by the learning provider include costs for course materials, food, travel and accommodation, the learning provider must provide a breakdown of these costs.
40. The learning provider must supply a copy of their course brochure or a link to electronic information that shows course prices, duration and delivery method, specific to the course they are listing.
41. If the course or qualification is accredited, the learning provider must supply evidence of this.

How to apply for registration

42. Learning providers must complete all relevant sections of Form A and include documents and other supporting evidence required. We will return any incomplete applications.
43. Once the Agency has all the required information, we will assess the application and notify the outcome to the learning provider within 30 working days.

The outcome of the Learning Provider application

Successful applications

44. The Agency will confirm inclusion on the LP List by allocating a PCDL identification number. The number should be included on the learner's loan application. It must also be quoted in all correspondence with the Agency or the banks.
45. The identification number only applies to the learning provider to which it has been allocated. It cannot be transferred to any other learning provider linked directly or indirectly.

Unsuccessful applications

46. If the application is declined, the Agency will contact the learning provider to explain why and will confirm if or when they may re-apply.

47. If a learning provider's application is declined on three consecutive occasions, we will not accept any further applications from the learning provider until two years after the third application was declined.
48. If a learning provider does not agree with the outcome of the assessment, they have the right to appeal as set out in the section headed Appeals and Complaints.

The administration of the loan, including staged payment of course fees

The Course Start Notification Form

49. The bank making the loan will pay the course fees direct to the learning provider. The course fees will only be released by the bank once it has received written confirmation from the learning provider that the learner has started their course.
50. The mechanism for confirming that the learner has started their course is the **Course Start Notification Form** (*This form may vary in format in line with individual bank requirements*).
51. The Course Start Notification Form is given to the learner by their bank. The learner completes the first part of the form and gives it to the learning provider before starting their course. The learning provider must complete the second part of the form **ONLY** when they can confirm that the learner has started learning. The start date is the date the learner actually began the course. For distance learning it is the date the learner received the course materials. Any forms submitted prior to an actual start will be rejected by the bank.
52. Upon receipt of the completed form, the bank will start payment of the course fees.

Staged payments

53. Where course fees are more than £2,000 and the course is longer than three months in duration, a staged payment process for fees will apply.

54. The payments will be divided equally over set intervals throughout the course, based on course length.
- ☐ A course lasting over three months but fewer than twelve months - course fees will be paid in two equal stages, month one and month six. Courses lasting eight months or less will also be paid in two equal stages, month one and month three.
 - ☐ A course lasting twelve months - course fees will be paid in three stages (month one, month six and month nine) in three equal amounts.
 - ☐ A course lasting 24 months - course fees will be paid in four stages (month one, month six, month twelve and month eighteen) in four equal amounts.
55. The first payment will be made at the start of learning when the bank has received the completed Course Start Notification Form. Once learning providers have received the course fees from the bank they must refund any money advanced by a learner as a deposit no later than one calendar month after they have received the fees from the bank. However, if staged payments apply, learning providers must not demand any 'upfront' payments of the total course fees from the learner.
56. If the learning provider receives course fees from the bank that are greater than the true cost of the course for any reason, the excess must be paid back to the bank. **Under no circumstances should a learning provider give any money to the individual.**

Form C - Early course completion by a learner

57. If a learner completes their course earlier than originally planned or they choose to leave their course early for any reason, the learning provider must notify the Agency within four weeks of the leaving date.
58. This should be done by completing and submitting to the Agency Form C – Early Course Completion.
59. If any refund is due with respect to course fees, the learning provider must repay this to the bank, not the learner.

Form B - Change to Learning Provider Details and Course Registration

- 60. Learning providers should notify the Agency of **any** change to their recorded details, including contact details, name/address etc. within one month of the change occurring, by using Form B.
- 61. Learning providers should submit Form B to the Agency if they wish to add a new course.
- 62. Learning providers should be aware that the Agency will undertake the checks outlined in this document when assessing any amendment of learning provider details or course registration.

Appeals and Complaints

Appeals and complaints about the assessment decision

- 63. Learning providers have the right of appeal against a decision taken by the Agency to decline their application for inclusion or amendments to their details. They should submit an appeal to the Agency at the address shown at the end of this document.
- 64. On receipt of an appeal, the Agency will consider any specific issues raised by the learning provider and if appropriate, re-assess the learning provider's application and will notify them in ten working days of the outcome of the appeal.

Complaints about learning providers

- 65. As the Agency does not contract with learning providers with regard to PCDL, the Agency does not routinely undertake detailed investigations of complaints brought by learners.
- 66. However, if the Agency believes there is a significant risk that the actions of a learning provider may bring the programme into disrepute the Agency reserves the right to remove that learning provider from the LP List.
- 67. If the Agency receives a complaint which shows that a learning provider may be in breach of the requirements for registration, the Agency will contact the

learning provider setting out the details of the alleged breach. The Agency will also notify the banks of any such complaint. The learning provider may be temporarily suspended from the LP List as may the processing of loan applications for learners who are applying for programme support with the learning provider.

68. Learning providers will be given the opportunity to respond to the alleged breach. The response must be in writing and be received by the Agency within ten working days from the date the Agency contacts them. The Agency will consider any representation made by the learning provider.
69. If a learning provider is removed from the LP List, any new applications from learners for PCDL support for courses with that learning provider will be declined from the date of the removal or from the date of suspension, if that is then followed by removal from the LP List.

Roles and responsibilities of learning providers on the Professional and Career Development Loans LP List

70. Once included on the LP List, learning providers have a responsibility to ensure that they continue to adhere to the requirements.
71. Specifically, learning providers must:
 - ☐ complete and submit to the bank, a *Course Start Notification Form* for each PCDL-supported learner studying with them. No course fees or any other fees, for example, living expenses will be released by the bank until they have received this form from the learning provider
 - ☐ advise the Agency of any changes to their details that is, change of contact details and/or course details, no later than one calendar month after the change
 - ☐ notify the Agency within four weeks of a learner's last day of attendance on the course if the learner completes or leaves the course early

- ☐ confirm their acceptance of any changes to the requirements for registration which the Agency makes, if asked to do so, within ten working days
- ☐ maintain records of learners and learning supported by the programme and make these available upon request.
- ☐ encourage the use of and signpost learners to government-supported information, advice and guidance services, including the National Careers Service. Learners should be directed to the [GOV.UK](https://www.gov.uk) website or advised to call the National Careers Service on 0800 100 900.
- ☐ respond accurately and within two weeks, unless otherwise agreed, to requests from the Agency for information.
- ☐ abide by the Data Protection Act 1998 when handling learner data
- ☐ use only the approved Agency wording set out below with regard to PCDL on websites and in any learner-facing materials. This information should be used only as part of a general summary of funding available. There must be no references to the learning provider being sanctioned, approved or authorised in any way by the Agency.

72. The Agency-approved wording is as follows:

‘Professional and Career Development Loans are commercial bank loans that you can use to help pay for work-related learning. You can borrow between £300 and £10,000 to help support the cost of up to two years of learning (or three years if it includes one year’s relevant unpaid practical work). The Government will pay the interest on the loan while you are learning and for one month afterwards. You will then need to start repaying the loan as you would any other commercial loan product. You can use the loan to pay course fees or other costs such as travel and living expenses. You can also use the loan to supplement other forms of support such as grants or bursaries.

As the Professional and Career Development Loan is a commercial loan product, you should make sure you have investigated all the funding options that may be open to you to ensure you take an informed decision about whether the loan is right for you.

For further information on financial assistance to support your learning, please visit the [GOV.UK](https://www.gov.uk) website or contact the National Careers Service on 0800 100 900. Our learning provider identification number is: *<insert number here>.*

73. Please note that if anything other than the approved wording is used, the result may be removal from the LP List.
74. Learning providers must not:
- ☐ change course start and end dates without prior agreement with the learner as this may affect the terms of the learner's agreement with their bank
 - ☐ use the programme as an inducement to encourage learners to enrol on their courses, for example by:
 - a. recommending any particular bank to learners or contacting the banks on behalf of learners. As stated above, learning providers must refer learners who require information or advice about PCDL to the [GOV.UK](https://www.gov.uk) website or contact the National Careers Service on 0800 100 900
 - b. aiding or encouraging learners to apply for or obtain a PCDL by deception
 - c. making any reference (to a 'cash-back element'/'job guarantees'/'refunded course fees' or any other item that could be interpreted as an inducement to learners to study with them;
 - d. making any reference to being sanctioned, approved or authorised in any way by the Agency

- e. using any wording to describe the programme which varies from that approved by the Agency (as set out above)
 - f. assisting a learner to complete a PCDL loan application form. Only the learning provider's endorsement on the Start Notification form should be completed by the learning provider. If a bank believes that any part of the application form has been completed by someone other than the learner, the bank may refuse to approve that loan and any subsequent loans for learning with that provider.
75. Learning providers should note that in addition to the checks the Agency undertakes directly with them, we will also, from time to time, contact the learners as part of our ongoing activity to check learning provider compliance with the requirements. The Agency reserves the right to remove from the LP List any learning providers who breach the requirements set out in this document.

Temporary suspension from the LP List and requests to reapply

Temporary suspension from the LP List

76. The Agency may temporarily suspend a learning provider who it believes is not fully complying with the requirements. For example, if a learning provider does not acknowledge agreement to changes to these requirements if asked to do so by the Agency or if the learning provider does not respond to direct communication from the Agency, such as the Continuous Training Check survey.
77. The Agency may also temporarily suspend a provider if it receives reports of its insolvency or business closure, while investigations are under way.
78. If the Agency temporarily suspends a learning provider, the Agency will contact them to explain its reasons. The Agency will reinstate the learning provider to the LP List if the specific issue has been cleared. However, if any investigation confirms that they are in breach of the requirements or that they are no longer continuing to trade, then the Agency reserves the right to remove the learning provider from the LP List.

Reapplying for inclusion on the LP List

79. The Agency reserves the right to require a learning provider to reapply to be included on the LP List at any time.

Roles and responsibilities of the Agency

80. The Agency will try to assist learning providers with any queries or concerns they have in relation to their inclusion on the LP List. However, in order to ensure a clear audit trail, the Agency asks learning providers to submit questions by email.
81. Learning providers are reminded that they should be professional in their dealings with the Agency at all times and should respect the right of Agency staff not to be subjected to abusive telephone calls or correspondence. Where a learning provider or its agents or employees persistently subject Agency staff to abuse, the Agency may remove the learning provider from the LP List or refuse inclusion.
82. The Agency has a responsibility to maintain the reputation of the programme. It undertakes compliance monitoring to ensure that learning providers are adhering to the requirements, both by investigating specific complaints and fulfilling a more general monitoring role, including audits.
83. If the Agency believes the actions of a specific learning provider may bring the programme into disrepute or that a learning provider no longer meets the requirements in any way, the Agency may remove the learning provider from the LP List.
84. The Agency will undertake checks to ensure that the programme is operating effectively and from time to time will ask learning providers to complete a Continuous Training Check survey. Learning providers must respond to these surveys within ten working days.
85. The Agency may also contact learning providers to obtain their views on programme administration or to undertake case studies of loan-supported learners.

86. The Agency may share information about learning providers with the banks, companies contracted to the Agency for the purposes of research and evaluation, the Department for Business, Innovation and Skills, internally within the Agency, the National Audit Office and any other government department as necessary. We are required to comply with the Freedom of Information Act and may provide information about learning providers in response to requests from the public.
87. We will respond to any requests for information submitted by learning providers up to 20 working days after the receipt of the request, in line with the requirements of the Freedom of Information Act.

Roles and responsibilities of the participating banks

88. A PCDL is a commercial loan agreement between the bank and the learner. The participating banks provide the loan capital and all lending decisions relating to the loan are solely the responsibility of the bank.
89. If the banks have concerns about applications for loans for courses run by a particular learning provider, they may decide to suspend the processing of, or refuse to approve, applications. The Agency undertakes factual checks on course eligibility for the programme and on a learner's previous history with the programme but does not influence any decision that may be made by the banks.
90. If the banks decide not to approve any further PCDLs for courses delivered by a particular learning provider, then the Agency will remove that learning provider from the LP List. The Agency will write to the provider to notify them of this and to explain why.
91. The bank is responsible for releasing payment for course fees to the learning provider, on receipt of the Course Start Notification Form. If there are any issues about late payment of the course fees, the provider should discuss this with the learner and ask them to resolve this with their bank.

Contact information and sources of further information and advice

92. Learning Providers should submit applications for inclusion on the LP List using Form A – Application for inclusion on the Professional and Career Development Loans Learning Provider List and email it to Providers@pcdlsupport.co.uk
93. Learning providers can also send enquiries to the Operations team by emailing Providers@pcdlsupport.co.uk or calling the helpline on 0300 303 8610.
94. Learning Providers should also use the above email address when submitting the following:
- ☐ Form B – Change to Learning Provider Details and Course Registration
 - ☐ Form C – Early Course Completion
 - ☐ Appeals against registration decisions.

Information for learners

95. Learning providers should direct any learner approaching them for information about PCDLs to the [GOV.UK](https://www.gov.uk) website or the National Careers Service telephone helpline: 0800 100 900.



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